# SAVINGS BANKS

The Siluation Yesterday-How the Interests of the Poor are Guarded-The Slaughter of the Depositors-Banks that Smash and Banks that Stand.

THE RING TO THE RESCUE

The "Poor Boy of the Mohawk," His Banks and Pelice-A Captain of Detectives on Guard.

THE REPORTS TO THE LEGISLATURE.

Reports That Never Lie-Condition of the Manhattan, Guardian, National Savings, Bowling Green, Yorkville and Citizens' Banks.

Figures and Facts for the People.

ottlable misery than the failure of a savings bank.

Other financial concerns when they topple over
usually content themselves with burying in their umbled heaps of ruius LARGE SILCES OF THE PROPERTY

whose colossal fortunes can easily withstand a considerable and sudden diminution, and whose means were probably accumulated by the isly overtaken their neighbors; but the closing o savings bank's doors for the last time shuts out ie hearts of so many poor and worthy fellow creatures who so richly deserve a better fortune that no with human feelings and sympathies can stand the unmoved witness of such a spectacle. It brings before the mind's eye the exquisite agony

ear has tolled in the winter's biting frost and unde the blazing summer's sun, in humility and hardand flesh into a few precious dollars, that might have him from hunger and the almshouse when his supple joints became stiff and his strong muscles weakened and his hair grew gray after a life of

and who now suddenly awakes to find that his long-cherished dreams of an old age of comparative com-fort and independence have changed into dread reality of inevitable and hopeless beggary. Then think of the indescribable misery poor widow whose humble and untiring with her washboard or her needle has enabled her to save a little money, on which she and honest member of society, and to preserve her orphaned daughter from a life of shame, and who and privation all withered and blassed in an hour. Only think of the thousands of cases of wretched no pen enumerate, brought about by the co one of those institutions which are allowed to exist only because they profess to be peculiarly the guardians and rewarders of the industrious poor, for the victims, it is that no punishment can be to levere for the parties who wilfully abuse or negli-

TOR APPAIRS OF A SAVINGS BANK The great excitement in the city caused by the anouncement of the fatture of several savings banks and the details thereof published in the REBALD on the two following days had diminished very little yesterday. Even among those who were not depos-tions the interest in the condition of the suspected banks was very intense, and groups of men who congregated under awnings and porches for shelter from the falling rain discussed the affairs of the sav-Grand Duke Alexis. What every speaker seemed to consider most remarkable was the fact that all

THE THREATENED FINANCIAL INSTITUTIONS nected in some nearer or more remote de gree with the old Tammany Ring and acknowledged some one or ether of its distinguished members as their managers and directors, and the name of WILLIAM M. TWEED

was on every tongue. About two o'clock in the afternoon a large group of soaked and dripping citizens stood under an awning on the corner of Fulton street and Broadway, discussing the financial situa-"Well," said one gentleman, as he shoot the rain

from his umbrella, "there's a sort of poetical justice in all this. Thousands of poor laborers in the city are ruined by the very men they always fought for and voted for and kept in power.'

"No, sir, no; that's a mistake," reptied a poor Irishman, who had just been denied admittance of the banks where his ittile savings were deposited; "that's all a mistake, sir. 'Twasn't me that voted for 'em at all, nor fought for 'em, aither. 'Tisn't the poor, hard-workin' min, that

WORK POR THEIR LIVIN'
and save their little airnings lot the childher, that
do have anything to do with thim politicians one way or another. We did not put our money in their banks because they were Tammany politicians, but because we saw them looked after and associated with by gintlemin that houlds their heads the highest in the city. The papers tould us every day that they had plinty of property in all the ratiroads and banks of the country, in company with all the great people of the land, and, sure, we naturally thought they were safe enough to hould our little thrifles

"Could it be out of revenge for going back on them at the last election that they have done this thing now ?" asked another.
"Begor, may be so," said the Irishman. "I

wouldn't put it past thim." "I think," said a German, "dey be's not so bad as

dis. I b'leef Tweed has pull all his money out of dem banks and leave nothing any more, so dat he

How much you lose ?"-to the Irishman. "Two hundhert an' forty-six dollars," answered

"Ah, I lose six boondred dollar," and the German walked away sorrowfully.

It would be hard to estimate the amount of wretchedness and misery caused by the failure of those banks; it never will and never can be known. All the information that could be gleaned, however, by a sharp squad of reporters is here subjoined.

spatched in every direction to secure facts regarding the run upon the banks, and the result of their

The Banks of the City and County-How Hard Earnings Are Secured or Protected. D. O. Howell, Superintendent of the Banking De-partment of the State, resides at Albany, and is prosed to exercise a general supervision over the banks of the State. From his report transmitted to the Legislature on the 15th March of this year the following statement of the character of securities: in which the banks have invested to secure their depositors is taken. A comparison of the character of the securities in which investments are made within the law will enable any depositor of ordi-nary intelligence to discriminate between sound institutions and "wild cat" banks, catablished in the interest of "ring men" who, by the founding of banks, hoped to secure political power for an indefi-nite period. From Mr. Howell's report the follow-

Bonds and mortgages, \$20,000; United States secu-

Bonds and mortgages, \$806,178; United States secu-

bonds of counties in the State, \$107,000; bonds of State towns, \$252,000.

BANK FOR SAVINGS.

Bonds and mortgages, \$4,142,250; United States stocks, \$5,708,100; State stocks, \$2,600,500; other State stocks, \$533,000; bonds of cities in the State, \$4,212,000.

\$4,212,600.

BOWERY SAVINGS BANK.

Bonds and mortgages, \$5,402,088; United States securities, \$7,447,500; State stocks, \$804,000; other State stocks, \$950,600; bonds of cities in this State, \$4,248,000; bonds of counties in this State \$240,000; bonds of towns in this State, \$50,000.

BOWLING GREEN SAVINGS BANK.

Bonds and mortgages, \$193,863; bonds of cities, \$125,000.

28,000.

BROADWAY SAVINGS INSTITUTION.

Bonds and mortrages, \$\*0.,000; United States services, \$250,000; State stock, \$50,000; other State lock, \$100,000; bonds of cities in this State, \$8,000.

\$258,000.

GENTRAL PARK SAVINGS BANE.

Bonds and mortgages, \$50,000; United States accuraties, \$27,700.

Bonds and mortgages, \$2,001,642; United States securaties, \$1,200,000; State securaties, \$50,000; other State stocks, \$1,020,000; bonds of cities in State, \$940,000; bonds of counties in State, \$551,000; bonds of State towns, \$255,000.

CLINTON SAVINGS BANE.

Bonds and mortgages, \$5,000; bonds of cities in State, \$97,000.

State, \$97,000.

DRY DOCK SAVINGS INSTITUTION.

Bonds and morigages, \$2,014,880; United States securities, \$1.616,800; State stocks, \$110,000; other states stocks, \$150,000; bonds of cities in this State, \$2,641,200; bonds of counties, \$1,086,900; bonds of

towns, \$248,850.

EAST RIVER SAVINGS INSTITUTION.

Bonds and mortgages. \$1,744,825; United States securities. \$1,180,400; other State stocks, \$31,600; bonds of cities in this State. \$1,282,400.

HLEYENTH WARD SAVINGS BANK.

Bonds and mortgages, \$183,800; bonds of towns in State, \$20,000.

EMIGRANT INDUSTRIAL SAVINGS BANK.

Bonds and mortgages, \$3,756,948; United States securities, \$756,000; other State stocks, \$157,000; bonds of cities in State, \$2,806,500; bonds of counsies in State, \$521,300.

EQUITABLE SAVINGS INSTITUTION.

No report.

EXCELSIOR SAVINGS EANE.

Bonds and morigages, \$125,535; United States securities, \$440,000; bonds of cities in State, \$40,000.

FRANKLIN SAVINGS BANK.

Bonds and morigages, \$342,519; United States securities, \$33,500; State stock, \$5,000; bonds of cities and State, \$345,000; bonds of counties in State, \$45,000; bonds of counties in State, \$4,000; bonds of towns in State, \$1,200.

GERMAN BAVINGS BANK.

Bonds and mortgages, \$1,847,200; United States securities, \$500,000; State stocks, \$100,000; other State stocks, \$13,500; bonds of cities in State, \$43,600; bonds of countres in Stare, \$1,163,000.

GERMAN UPTOWN SAVINGS BANK.

Bonds and mortgages, \$231,650; stocks of other States, \$30,000; bonds of cities in State, \$40,000; bonds of counties in State, \$50,000; bonds of towns in State, \$2,500.

GEBENNUICH SAVINGS BANK.

States, \$30,000; bonds of cities in State, \$140,000; bonds of counties in State, \$6,000; bonds of towns in State, \$2,500.

GRBENWICH SAVINGS BANK.

Bonds and mortgages, \$3,613,602; United States securities, \$1,135,000; State stocks, \$511,671; stocks of other States, \$169,000; bonds of cities in this State, \$441,100; bonds of counties in this State, \$441,100; bonds of counties in this State, \$441,00; bonds of counties in this State, \$450,000.

HAILLEM SAVINGS BANK.

Bonds and mortgages, \$139,280.

HAILLEM SAVINGS BANK.

Bonds and mortgages, \$249,300; United States securities, \$13,000; state stocks, \$6,000; stocks of other States, \$50,000; bonds of cities in this State, \$135,00; bonds of towns in this State, \$57,00; bonds of tities in this State, \$53,000.

Bonds and mortgages, \$741,700; United States securities, \$774,500; bonds of cities in this State, \$530,600.

IRVING SAVINGS INSTITUTION.

Bonds and mortgages, \$741,700; United States securities, \$764,500; bonds of cities in State, \$99,000.

MANHATTAN SAVINGS INSTITUTION.

Bonds and mortgages, \$2,901,419; United States securities, \$10,000.

MARKET SAVINGS BANK.

Bonds and mortgages, \$191,487; United States securities, \$100,000; bonds of counties in State, \$100,000; bonds of counties in State, \$200,000; bonds of counties in the State, \$2,000; bonds of towns in the State, \$25,000; stocks of other States, \$10,000.

MECHANICS AND TRADERS' SAVINGS INSTITUTION.

Bonds and mortgages, \$697,900; United States securities, \$10,000; stocks of other States, \$100,000; bonds of cities in the State, \$25,000; stocks of other States, \$25,000; stocks of other States, \$200,000; bonds of cities in the State, \$200,000; bonds of cities in the State, \$200,000; bonds of cities in the State, \$90,000.

Noted Andreas and Bonds a

\$90,000.

NATIONAL SAVINGS INSTITUTION.

No report in this table; the bank of Police Commissioner Henry Smith.

NEW AMSTERDAM SAVINGS BANK.

Bonds and mortgages, \$49,500; bonds of cities in State, \$25,000; bonds of towns in State, \$5,000.

NEW YORK BAVINGS BANK.

Bonds and mortgages, \$565,200; United States securities, \$200,000; slocks of other States, \$18,000; bonds of cities in this State, \$463,000; bonds of countees in State, \$310,000.

NORTH RIVER SAVINGS BANK.

Bonds and mortgages, \$82,500; United States securities, \$100,000; bonds of cities in State, \$250,000; bonds of counties in State, \$50,000.

PROPLETS SAVINGS BANK.

Bonds and mortgages, \$4,650; United States se-curities, \$25,000; stocks of other States, \$110,000. SRAMEN'S BANK FOR SAVINGS.

Bonds and mortgages, \$2,908,000; United States securities, \$3,251,000; State stocks, \$090,900; stocks of other States, \$1,468,757; bonds of cities in this

of other States, \$1,463,757; bonds of cities in this State, \$856,200; bonds of counties in this State, \$856,200; bonds of counties in State, \$127,000.

BECURITY SAVINGS BANK.

Bonds and mortgages, \$93,513; United States securities, \$25,000; bonds of cities in State, \$51,000; bonds of towns in State, \$50,000.

BIXPENNY SAVINGS BANK.

Bonds and mortgages, \$632,902; United States securities, \$461,250; stocks of other States, \$149,000; bonds of cities in State, \$107,000.

TETTONIA SAVINGS BANK.

Bonds and mortgages, \$2,1000; United States securities, \$22,000; bonds of cities in State, \$208,000; bonds of towns in State, \$24,700.

THIED AVENUE SAVINGS BANK.

Bonds and mortgages, \$2,316,844; United States securities, \$1,059,500; stocks of other States, \$713,000; bonds of cities in this State, \$400,000; bonds of counties in this State, \$581,000; bonds of towns in this State, \$581,000; bonds of towns in this State, \$50,000.

TRADES' SAVINGS BANK. 50,000. TRADES' SAVINGS BANK.

TRADES' SAVINGS BANE.

No report.

UNION DIME SAVINGS INSTITUTION.

Bonds and mortgages, \$3,500,775; United States securities, \$1,000,000; bonds of cittles in State, \$1,000,000; bonds of towns in State, \$1,000,000; bonds of towns in State, \$30,000.

WEST SIDE SAVINGS BANE.

Bonds and mortgages, \$20,000; bonds of cittles in State, \$72,000; bonds of counties in State, \$33,000.

YORKVILLE SAVINGS BANE.

Stocks of other States, \$13,000; bonds of cittles of State, \$10,000; bonds of towns in the State, \$6,000.

One of the Banks of the "Poor Boy of the Mobawk."

Howell's report shows that the National Savings Institution, located corner of Houston street and Broadway, of which Hank Smith, Police Commissioner, legislative prestidigitateur, Ring agent steampoat owner and general agent of the party in power, is Vice President, has:-

Cash on deposit in banks or trust compa-Total. \$2,684 38

Amount due to depositors 2,278 86

Excess over Habilities 365 82

Total Habilities.....\$2,634 38 It will be seen from the above official report that It will be seen from the above official report that the assets as over liabilities are only \$355 52: that Vice President Smith's officers report their sale and fixtures as among the assets, worth \$1,500. An inspection of the office yesterday convinced a generation capable of estimating the cost of furniture that the entire fixtures, if supplied by other than "ring contractors," would cost less than \$500. It has long been held by State officers of insurance and banks that office fixtures are not available assets. Hence the "Poor Boy of the Mohawk" and his associates, according to their own report to Mr. Howell, have not sufficient assets to meet the liabilities, and hence the necessity for Mr. Smith to issue his card in the papers of yesterday, declaring that the bank is solvent, and that all depositors "with be paid in full upon presentation of their pass

issue his card in the papers of yesterday, declaring that the bank is solvent, and that all depositors "with be paid in Iuli upon presentation of their pass books."

A reporter of this paper yesterday took a car and dropped off near Police Headquarters, with a view of Inding Mr. Smith. The doorman reported that he had not been in during the day. It was then nearly one P. M. Proceeding to the office of the above bank, the sign bore the legend, "National Savings Institution." The rain was failing in torrents; nevertheless a dozen persons were peering into the wiadows, while others stood off watching for Hank Smith and the police he had placed at the entrance (perhups to intimidate the Houston street gang who had deposits in Smith's bank). These were no terrors for the rejecter, and boldly charging against the bank, he found at the door the venerable Officer Critenden, who dyes his hair and whiskers often, and Officer Sam Smith, of the same precinct. A little in the background, apparently afraid to be seen, and "laying" for the theves, was, in citizen's clothes, prominestor which was a Melton overcoat, Capitan John MoDermott, of the Eighth precinct. As the reporter entered McDermott greeted him genially, and in reply to a query stated that he did not know where Commissioner Smith could be jound.

Wondering what was the necessity for a capitain

speaking the "Poor Boy of the Ring" came in, smiled sardonically upon the reporter and puried his

"How is the Commissioner? I have cannot you."
"I am too busy," Smith responded,
"But how about this statement of your bank?"
asked the reporter, pointing to the open page from which the above figures are obtained.
"Figures!" exclaimed Hank; "don't show 'em to me! I am too hasy."
"Well, is this your bank?"
"It is."
Here the reporter observed that the sign gave the name of the bank as the "National Savings Bank" and checks covering the counter as the "National Savings Institution." He saked:—
"Well, Mr. Smith, how about the Bowling Green Bank?"

Bank?"
The answer came with a smile and a hiss:—
"I don't know. I can only run one at a time. We
will pay every depositor."
The reporter promenaded Broadway, wondering
how "a fling bank" that only has ostensibly deposits of a little over \$2,000 requires the presence of
the sharpest police officials to prevent a run.

Savings Bank, and Reeves E. Selmes is the Secre tary. Their last report to Howell, Superintendent

"FAST BIND ! PAST FIND |"

was the proverb rigidly observed yesterday at the Bowling Green Savings Bank—at least so far as the doors were concerned. Locks, bolts and bars shut out an anxious assemblage from the interior of the establishment. Considering that the metal was sound and the batons of a few policemen presented elongated bumps of combativeness, no attempt was made to force the portals of the bank, and the enraged and disappointed depositors were accordingly restrained from giving vent to their indignant remonstrances in the much-desired practical and physical shape.

restrained from giving vent to their indignant remonstrances in the much-desired practical and physical shape.

"THE BANK HAS FAILED"

is unquestionably a terrible thumferbolt for the strugkling man who has deposited his hard-carned all in a recreant institution. There is really no knowing to what extent this announcement may drive the poor but honest classes of the community who have been submerged by the catastrophe. Arguments the most elaborate fail to convince them that here has been fair dealing, and that the establishment has broken down from natural causes. Their little gatherings of the year vanish in one fell swoop, and it certainly seems hard that poor men should thus be suddenly bereft of that for which the sweat of their brows has flowed so freely. From an early hour yesterday morning crowds of decent-looking men congregated in the vicinity of the defunct bank, and, mutually condoing with each other, earnestly lamented the day they placed their money within the reach of the Bowling Green Bank.

But the assemblege was by no means confined to some of the industrious representatives of THE Working Classes, since many well-known merchants paid visits to the establishment during the day, and bitterly complained of what was generally regarded as downright injustice. The pouring torrents of rain, however, debarred many from being present, and the attendance in the borch was chiefly confined to those who had deposited comparatively small sums and could not be easily put off with the official notification trat the bank had olosed. "All very good," said an honest-looking mechanic, "but I would like to see the end of this thing."

Towards one o'clock the following notice was posted at the main entrance of the bank.—

ENAPP SPEARS.

ENAPP SPEARS.

I have been appointed by the Supreme Court (Brady, Justes) receiver of this bank to protect your interests. I will.

BANK...

BANK been appointed by the Supreme Court (Brady, Junities) receiver of tala bank to protect your interests. I will, at the earliest practicable moment, give you a statement of its condition.

SHRPHERD F. KNAPP, Ecciver.

REW YORK, NOV. 20, 1871.

New York, Nov. 20, 1871.

That this notice was read with considerable availity it is unnecessary to say, and for the time it tended somewhat to raise the depressed spirits of the assemblage. The wet and gloomy day, however, wore on toward three o'clock, and nothing new turning up in relation to the armirs of the bank the disappointed crowd quietly dispersed. Access to the bank during the day was impossible, as a stout-looking policeman gave all comers to understand that nobody was allowed inside. The receiver went to the establishment toward moon and at once entered upon his official duties. Meeting

JUDGE HOGAN IN BEOADWAY,

at once entered upon his official duties. Meeting
JUDGE HOGAN IN BEOADWAY,
near the bank, a Herald representative interrogated him as to the condition of anairs.
REFORTER—Have you been at the Bowling Green
savings Bank to-day?
JUDGE—Yes, I have been three times at the bank
to-day, and spent a few hours there.
REFORTER—Were there any other officers at the
bank then?
JUDGE—No; I saw nobe nor heard of any of them
being there, although several inquiries were made
for Mr. Smith and Mr. Roache.

for Mr. Smith and Mr. Roache.

REPORTER—Why do you think they keep away?

JUDGE—Well. I don't know; but I think they
should be there.

REPORTER—I understand you are an officer of this
bank. In what capacity, Judge?

JUDGE—Vice President.

REPORTER—Are you a depositor?

JUDGS—I am and have been since the bank started;
have had money in it.

REPORTER—In your position as Vice-President did
you ever make any loans of the moneys of the
bank?

JUDGE—No. sir: nor was I ever consulted about.

JUDGE—No, sir; nor was I ever consulted about any loans the bank made.

REPORTER—Were you not regularly notified of the meetings of the oilleers of the bank?

JUDGE—No; for upwards of two years I have never been notified of any meeting, invited to attend or been present at any meeting of the officers.

REPORTER—Who negotiated the loans made by the bank?

the bank?

Judge—I only know from heresay, I believe Mr. Smith, the President, Mr. Roache and Mr. Selmes, Smith, the President, Mr. Roberts and the Secretary.
REPORTER—How, then, can anything be wrong with the bank?
JUDGE—I cannot understand why snything should be wrong unless the money deposited should have been actually stolen. There should be good and sufficient securities in the bank in place of the loans sufficient securities in the bank in place of the loans.

be wrong unless the money deposited should have been actually stolen. There should be good and sufficient securities in the bank in place of the loans made and in case there be no such securities it is very evident that there is something wrong.

REPORTER—When did you first ascertain that the bank had suspended?

JUDGE—On Saturday last at one o'clock, when I went there to draw some money and was informed that the bank had suspended payment.

REPORTER—What did you then do?

JUDGE—I remained at the bank till about three o'clock for the purpose of ascertaining its condition, but could get no information upon that subject.

REPORTER—Were there many of these poor people depositors in this bank?

JUDGE—Yes, a great may; several hundred in the lower part of the city.

REPORTER—May not the affairs of the bank yet turn out all right?

JUDGE—They may, but I don't like the looks of things, from present appearances.

REPORTER—Who was in charge of the bank this morning?

morning?

Judge—Mr. Selmes, the secretary, when I first got

JUDGE—Mr. Selmes, the secretary, when I arst got there.

Reporter—Who since?

JUDGE—Sheppard Knapp, Jr., was subsequently appointed by Justice Erady as receiver.

Reporter—Who had the receiver appointed by Judge—I understand that the affidavit was made by James Lee at the suggestion of Mr. Selmes, and upon that affidavit the receiver was appointed. Reporter—Did you yourself suggest any course when on Saturday last you discovered the situation of affairs?

JUDGE—I did. It was this, that the officers should meet, look over their sureties and other matters and ascertain the actual condition of the bank.

Reporter—What is the character of the gentleman (Mr. Knapp) who has been appointed as receiver?

JUDGE—He stands very well in the community. I

man (Mr. Knapp) who has been appointed as re-ceiver?

Judge—He stands very well in the community. I have never heard a word uttered against him.

KRPONFER—If the depositors should lose their money and get no redress through the Courts, what, then, do you think would be done?

Judge (Irmit)—I think the poor people who lost their money would take the law in their own hands and punish those who have wronged them.

The Guardian on Guard.

Of all the institutions that have been affected by the

general crash rone have displayed such contempt for rox populi as has the Guardian Savings Bank, at 164 Chatnam street, of which William M. Tweed is 164 Chainam street, of which William M. Tweed is
the estensible president, ex-Supervisor Roche the
actual president; ex-Alderman William L. Ely, now
of the Real Estate Trust Company, the estensible
secretary; Ingersoit, the bogus chairmaker, and
Owen Brennan directors. These gentlemen seem to
dait the people, the depositors and the Courts, and
while Jeremiah Quinian, of 186 and 188 Water street,
locks himself behind the bays, and, with a Doughty locks nimself behind the bars, and, with a Dought secretary, laughs at the appeals of the poor, some body Jesterday (changing saddenly from the present to the past tense) went before Judge Hernard, of the Supreme Court, and asked an order to vacate the order appointing a receiver. Judge Barnard promptly complied with the reagest, on being as sured of the early resumption of business by the bank. Ely, the secretary, some days ago professing to be anxious to give the public all the information in his power stated confidentially that he did not wish to be mixed up in the cohern, yet after the reporte of this paper piloted him to his own bank an showed him how to enter it his mouth was cleace when he came out, and all attempts to ascertain any facts regarding the institution were unavailing Many visits were made to the institution yesterday but no one responded to the demand for admission.

Total resources......\$261,192 08 Amount due depositors. \$25,165 20
Principal \$255,598 07
Principal \$250,165 20
Interest, January I, 1871. . . . 5,430 87
Excess of assets over liabilities. \$5,600 01
So much for the Guardian Savings Institution that no one but "Cheap John" has declared will resume payment.

The Manhattan Savings Bank. One of the many groundless rumors to which the present excitement gave birth yesterday intimated that the Manhattan Savings Institution, like all other banking bouses in the public imagination, was very weak, and even ready to fall in the crash of general ruin. At the present welling this seems to

highly erroneous.

A HEBALD reporter yesterday was sent to make inquiries, and proceeded to the elegant banking omce of the institution at the corner of Blocoker street and Broadway, over the portice to the entrance of which is emblazoned the appropriate

with nees swarming around the emblem of sepsible economy and busy industry., The bank was as quiet as it usually is in its everyday business aspect. A few gloomy-looking individuals were standing under the shadow of the portico to escape the drizzling mist that obscured the sky and made dim the atmosphere; but otherwise there was no appearance of excitement. Une of these was accosted with the query whether he were a depositor, and whether he knew of anything that was the matter with the bank. To both of these inquiries he gave a negative answer, within the banking room, behind a circle of high-polished desks, the clerks and officers—apparently tres bons gargins for taking things easy in this world of minematical and social affictions which strain the mental sinews of so many unfabulous herees—were cheerfully intent upon their duties. One individual was waiting at the paying teller's look-out while a check was being critically scrutinized. The reporter asked of the officer, "Do you

scrutifized. The reporter asked of the officer, "Do you PAY ALL DEMARDS from depositors to-day?" and received the prompt answer in a quick, incisive tone—
"Yes, sir." Then entering the private office he engaged in conversation with the Secretary and one of the Vice Presidents. These gentlemen assured him that the institution was assound as ever it was, and neither of them could possibly imagine the origin of the report touching its safety. The full assets at the beginning of the present year were \$7,574,707 14; or which \$2,001.419 53 is invested in bonds and mortgages, and over two millions in national and State securities. Bonds of the city of New York and of other cities in the State are held to the amount of \$1,065,500, and demand loans on bonds of the United States, \$609,100. The ready cash of the bank amounts to \$376,856 66.

The surplus at January 1, 1871, was \$202,903 63, and is now much increased.

Mr. E. J. Brown is president of the Board of Trustees. The other executive officers are Edward Schell, Treasurer, and Charles F. Alvord, Secretary, The Mayor of the city and the Comptroiler are trustees x-opticio, and have been such ever since the founding of the institution, twenty years ago.

The Citizens' Savings Bank. dent and S. A. Bruce Secretary. Howell's report

Bonds and mortgages .....\$2,001,642 United States securities...
New York State securities...
Stocks of other States...
Counties in this State... Real estate..... Dash on deposit in banks or trust com Cash on hand not deposited in bank....

ported to have taken place yesterday, the Citizens' Savings held a place. This is one of the oldest of the savings banks of the city, and in consequence the amount of business it has transacted has been ex-

The depositors, like those who have been so cruelly mulcied in the Ring banks which have already burst, c ounts only averaging about forty-five dollars each To asceftain the truth of the rumor, which was pretty widely circulated, a HERALD reporter was

pretity widely circulated, a Herald reporter was despatched to the office of the bank, 68 Bowery, to get the statement of the officers and the details of the statement of the officers and the details of the statement of the officers and the details of the statement of the officers and the details of the statement and the details of the statement seemed to be the crashes which had already taken place and the impending ones, which may occur at any time. The presence of the Grand Duke Alexis in the harbor and the preparations for his reception to-day were held to be events of slight importance by the poor people who have been deprived of the hard earnings and honest savings of years, by the rascaitty and knavery of the tincres who have so long controlled the destinies of the city. Some have been anticipating a subsistence for old age from the little sums they had stored up in the different banks—many who have come from a foreign land were laying away the money they did not absolutely require with a view to apply it, when they had accumulated enough for the purpose, to minister to the comforts and smooth the pathway to the grave of some desolate parent who pined in solitude for the absent once in the far away country beyond the seas. The servant girl was storing up her savings with a look to malrimony and longing for the time when enough would have been piled up to enable her to abandon servitude and make some fortunate lover the happiest of men. Young men were living lives of economy to prepare themselves for entering business at some future time, but with one fell blow all those different aspirations have been "nipped by the winter's unitimely blast" and he hopes of thousands shattered and broken. It is small wonder if they should be loud in their lamentations and otter in their demunciations of the men who had gained their confidence and support, only that they might the more surely betray. The flowery was alive with animalion as the reporter went siong, the cheerless day and neavy rain having no effect in deter

ated with the Ring.

THE MAIN PORTION OF THE VISITORS WERE GERMANS,
and, of course, none of the impulsiveness and panic which would characterize a crowd of another nationality was manifested by the sober-minded race.
On learning the nature of the reporter's business the Secretary, Mr. Bruce, courteously escorted him to a private room and oxpressed his readiness to an order and oxpressed his readiness to the finances of the cank. He expressed great astonishment that a rumor of a run upon them was incirculation, as nothing which occurred during the day could warrant such an unfounded assertion. He states that so far from a run having taken place the amount of deposits more than equalled the amount withdrawn, none of the depositors for an instant dreaming of such an improbable circumstance as the insolvency of an institution occurring which stands so high to-day in all the financial circles of the city. He attributed it to the universal panic which seems to prevail—the people, in the first agitation of the moment, concuming all the savings banks of the city with those connected with the Sachems of Tammany, which, he says, are entirely different institutions from the Citizens' it being conducted in another manner.

The Citizens' is, he asserts, perfectly solvent, more than able to meet the amount of its libbilities, though there is not any danger of any emergency arising to tax its resources.

than able to meet the amount of its liabilities, though there is not any danger of any emergency arising to tax its resources.

DEPOSITS AND ASSETS.

The amount of the deposite is \$8,000,000, and the assets are as follows:—In bonds and mortgages, \$2,800,000; United States bonds, \$1,200,000; New York State and other State bonds, \$1,200,000; New York State and other State bonds, about \$2,000,000; city and county bonds, \$500,000; loaned on government bonds, \$250,000, and cash in hand, \$700,000.

On leaving the bank the reporter proceeded to the office of william Quintard, the President, and he in every particular corroborated the statement of the Secretary, denying with him that any run had taken place. He says a run would be a first rate thing for them, but a very bad thing for the depositors, who would lose their interest on deposits by such a coarse of action, while the company would gain the interest. "We can pay," said he, "a million and a haif in twenty-four bours, and when we can do that then there need be no fears but we are all aquare in our accounts. We have got nothing to do with the Ring, nor ever had, though there soems to be an insane idea prevalent that all savings banks are necessarily controlled by Tammany.

It will be gashered from the above that whatever may have given vise to the rumor it has no foundation in fact if the statements of the officers can be reited upon.

The Yorkville Savings Bank-Genet's Con-

cern Ready for the Rush. Notwithstanding the assurance of Senator Harry Genet, President of the Yorkville Savings Bank, to a representative of the Herald Sunday afternoon that he institution over which he presided was in a perfectly healthy condition and quite able to meet all demands made upon it, and

porter was yesterday morning despatched to the locality of the Institution, Eighty-sixth street and Third avenue, for the purpose of noting what kind of a demonstration, if any, would be made on the part of the depositors. Arriving at his destination the reporter slighted and anxiously peered around, for an excited, clamorous congregation of persons, composed for the most part of poor, hard-working, hopest men and women determined upon entering. honest men and women, determined upon snatching from a fast crumbling concern the accumulations of many weary days and nights of hard toll before the doors of the building were closed against them and

THE INSTITUTION WAS INSOLVENT.
Instead of this, however, perfect order and quictude on every hand met his astonished gaze, the Instead of this, hewever, perfect order and quietude on every hand met his astonished gaze, the only thing at all approaching a crowd in the vicinity being three little school girls who hurried by through the pelting rain. Entering the bank itself, the same quietude and order prevailed there that was 80 conspicuous in the street.

"Have they all been here and got their money so soon?" asked the incredulous reporter of one of the bank's officers benind the counier.

"Who do you refer to?" replied the official in a provokingly quiet manner.

"Why, the depositors of course. Has there been no run on this bank to day?"

"Yer little more than you see now. I was here and had the bank open at least an hoar earlier than usual this morning, for I rather thought that, siter all the papers had said about the concern, some would oe frightened and want their deposits; but I assure you the deposits thus far have exceeded the draits made upon us."

"You mean to say that the deposits to day exceed the demands made upon the bank?"

"Yes, sir, I do. With the exception of some eight or ten persons, whose deposits were, for the most part, very light—say ten, ditteen or twenty dollars each—the run on us has not been more than we have averaged for the past iweive months, while, on the other hand, three or tour persons have been here already and made additional deposits."

At this point of the conversation an infelligent-looking Irisn woman entered, and, approaching the official, remarked that she had \$57 on ucposit, which she wanted.

"Very good, madam, you shall have it," replied the clerk, at the same time opening the money drawer and counting out the amount, Jusa as he was about nanding the money on through the wickets a gentleman walked in any stated that he wisned to deposit \$1,300, and began making inquiries as to the rate of interest allowed by the institution, producing, as he spoke, a huge roll of hills.

"And are you going to leave all that money in this bank?" asked the woman who had just made the demand for her \$57.

"Yes

A General Review of the Banks. From investigations made yesterday by Herald reporters and statements made by officers it is very evident that some of our savings banks are in a very rotten condition, and that the officials have systematically attempted to misrepresent facts that their own reports to the Banking Department of the State give the ne to. An examination of the bank statements shows that in many cases companies have placed in their assets the office furniture at a fabulous price—not one tenth of which could be realized in the event of the closing of the institution at public sale for the furniture, and by the appointment of a receiver for the funds. The same abuses have attracted the attention of the Congress of State Insurance officers of the Union, and in their first session, by recommendation of Superintendent Milier, the office faxtures were excluded from the assets of an insurance company, as unavailable assets that cannot be counted in reports to the Department at Albany, nor applied in the closing up of an institution.

Another item in these reports of banks that gives rise to general suspicion is "stocks of other States," Under this item savings banks can perpetrate the grossest frauds and deceive the unwary, as do other public institutions. It is a convenient cover for rascality, and every depositor who wishes to invest his money in savings institutions before above.

It is not the duty of a journal to indicate what in many cases companies have placed in their assets the office furniture at a fabulous price—not doing so should carefully some above.

It is not the duty of a journal to indicate what banks are safe depositories and what are not. Its mission ends when it gives facts and figures, and invites the public to carefully scrutinize them.

#### METHODIST MISSIONARY ANNIVERSARY.

Election of Officers for 1822-Sermon by Re-Thomas Guard, of South Africa.

The General Missionary Society of the Methodist
Episcopal Church of the United States held their feast and conference was held in the morning, at which Dr. Love presided, and short addresses were delivered by missionary members present. In the afternoon Mr. E. L. Fancher presided, and Dr. Love, by invitation, gave the meeting some reminiscences of his missionary services in South America from 1847 to 1854. The mission was then self-supporting.

Mr. Price, of Philadelphia, read extracts from the annual report of the Missionary Society and showed that in 1865 there were nine missionaries and 120 church members then; whereas now there are but four missionaries and, after seven years labor and the expenditure of \$136,726, but 220 members and probationers. He thought the indicate

of Providence were decidedly occupying that territory, and the sooner it gave up the unequal contest and left the field to others the better. This year the sum of \$11,44 has been appropriated to that mission, equal to \$2,800 per mis

sionary Society, explained that the appropriations do not express the expenditures at all, for many of them are not called for at all. Still, they are made every year. Besides the money goes to build churches and to support schools, as well as for missionaries' salaries. He could show greater results for less money per year in heatnen or Catholic countries than can be shown in this Christian city

or less money per year in neather or Catholic countries than can be shown in this Christian city or State.

Drs. Olin, Holdrich, Buckley, Hedstrom and others, took part in the discussion, some sustaining Mr. Price, but all more or less inclined to hold on to every mission station now established, and to hope and pray for better success in the inture.

A committee of nine was appointed to nominate officers of the society for 1873, who are to report at the next general meeting a year hence, and the following named

Officers for 1872.

A committee of nine was appointed to nominate to officers of the society for 1873, who are to report at the next general meeting a year hence, and the following named

OFFICERS FOR 1872,

were elected, together with a Board of Managers, consisting of thirty-two ministers and thirty-two laymen: Rev. Bishop Morris, President; Rev. Bishop Scott, Second Vice-President; Rev. Bishop Simpson, Third Vice-President; Rev. Bishop Simpson, Third Vice-President; Rev. Bishop Ames, Fifth Vice-President; Rev. Jonn A. Roche, Ninth Vice-President; Rev. Dict. Conting Secretary; Rev. W. L. Harris, D. D., Assistant Corresponding Secretary; Rev. W. L. Harris, D. D., Assistant Corresponding Secretary; Rev. David Terry, Recording Secretary.

In the evening, at the same place, the Rev. Thomas Guard, of South Africa, preached a missionary sermon from the text Isalan xxxii., 17:—"The work of righteousness shall be peace, and the effect of righteousness, quietness and assurance forever." He treated the "work of righteousness" from a three-loid standpoint—namely, the work of Christ in His teachinge, in His life and in His death for the saivation of men; the work of the Spirit in leading men to repentance, in regeneration and in sanctification, and, thirdly, the work of ministers and believers generally in spreading abroad the knowledge of God in the earth. Mr. Guard paid an eloquent tribute to the life and eloquence of THE LATE REV. ALPRED COOLMAN in this connection. He also drew a fearful picture of the darkness of heathenism in South Africa. In More Idea of a Supreme Being. Their highest law is a

#### MORE DEATH ON THE BAIL.

At Fourth avenue and Forty-fifth street, yesterday norning, John Bradley, a car examiner, was rur crushed. He was immediately removed to St.
Luke's Hospital, where he sank and died at two
o'clock P. M. Deceased was forty-eight years of
age, a native of Ireand and lived at 225 East Fortyseventh street. Cofoner Herrman will make an
investigation in a day or two

## BROOKLYN'S BURDENS.

An Investigation of the Records of Departments Granted.

CHARGES OF FRAUD AND CORRUPTION

Election Peculiarities on the Republican Side.

Three More Inspectors Gobbled for the Grand Jury.

Committee of Fifty on City Accounta.

At the regular meeting of the Brooklyn Common Council yesterday afternoon the following communication was received from the Committee of

Fifty:—
TO THE HONORABLE THE COMMON COUNCIL OF THE CITY OF BROOKLYA!—
GENTLEMEN.—The undersigned Executive Committee of Fifty, appointed to investigate the charges of fraud, extravagance and corruption in the several departments of the city government that have of late been so trequently and boldly made, believing that you, as represents tree of the public, quesire that such investigation should be made in the paper theorough and impartia. Balbier, to the end that should wildered thereof may be brought to justice and punished for their crimes, and if it be found that no foundation exists thereof or that the same may be demonstrated and the credit of the city, that has been tarmined, may be re-established for their capacitality request that you direct the brais of the several departments to furnish all the information and to aford every facility to examine their thous, papers and accounts to enable the several sub-committees of this organization to accounts the enable the several sub-committees of this organization.

LUTHER C. OARTER, LUTHER C. OARTER, THOS. A. PROURER, MORRIS REYNOLDS, JULIUS ALLEN, JOHN S. ROBERTS, E. T. BACKBOUSE, Executive Commit

A resolution was then offered and adopted unant mously to the effect that the Common Council wit grant permission to any didzen, or committee of dizzens, to examine the records and affairs of any of the departments of the city government in any case where the heads of departments shall recuse

the same.

Adderman BERGEN, President of the Board, said that he had just been informed by the heads of the different departments of the otty government that no request as yet had deen made by the committee, but that, when such a request was made, they would afford them every facility, as they were desirous to assist them in the work.

Inspectors of Election Arrested Yesterday. The perpetrators of the outrage upon the sanctity of the ballot box are already beginning to feel the weight of the strong arm of the law bearing down upon their devoted heads, and "fear and trembling fill their hearts." The strangest feature in the speedy reparation thus sought by those whose duty it is to bring the guilty ones to justice lies in the fact that of the seven Inspectors of Election who have been arrested in Brooklyn for tampering with the ballot, thus far, four are republicans and three democrats. The former party would certainly appear to be in the majority by one on violating the law at the polis. This is strange certainly in view of the fact that it was the "party of moral ideas" that first detected the great election frauds which have certainly been committed. When it has been asked of republican leaders how they account for this peculiarity they say, "Well, it is possible that we have had some men on our side who, take to their party and their duty, have thus committed themselves. But we are not responsible for their evil course, and they must, if proved guilty, suffer on an equality with their democratic brethren, who may find themselves in the wrong box through their own eleveness at the balot box."

Yesterday morning, long before sunrise, Officer Burns, of the First District Police Court, armed with a batch of warrants, and accompanied by an officer of the Sixth precinct, called upon E. H. Tierer, Jacob Stark and Henry Jones, who reside in Boorum street, and, ringing the door belt violently, broke in upon the happy sumbers of the innocent gentlemen named. Burns, in the language of Erin's bard, sang, in a prinitive strain, beneals the windows of his prey:—

Rise up, Willie Bielly, and come along wid me.

They arose, and, when informed of the object of the officer'speariy call, which was to lead them into capitivity to answer for their alleged unjawin procedure as inspectors of election at the poling place of the Seventh district, Sixteenth ward, on election day, their spirilis sank, and neither the glad tidings of Alexis' arrival nor the meloay of the sound now which settled upon their senses. If they had been democrationly they would not have felt so bad, but to find themselves in such a fix and they republicans seemed almost unendurable. The warrants upon which they were arrested were issued upon the fine almost unendurable. The warrants u that of the seven Inspectors of Election who have been arrested in Brooklyn for tampering with the

affidavits of G. H. Harter, an inspector of election of the district above named, who was thrust out of prevent fraud, and also upon the sworm statement of citizen William Zink. The story is told in the subjoined affidavits:—

APPIDAVIT OF THE ETECTED INSPECTOR.

On of Brooklym Kings County,—U. W. Barter, using duly sworn, avai—i reade in Boerum street, between Rorrell and Humboldt streets, Brooklyn, and I was an impector of Election for the Seventh district of the Sixteenth ward, duly qualified, as appears by the annexed certificate. On Thesday, the 7th of November leat, i attended at the piace appoints of the holding of the polis for said district before the time for opening the same. When I got there Edward H. Tierer was there. After me came Jacob Stark, whom There swore in. Cunningham came next, and was sworn in by Tierer. Then came Charles Jurgen, and he was sworn in by Tierer, and there was a quantity of tickets in one of the boxes which I objected to. They were taken out. Then Tierer ordered me to leave the room. I refused and he had me taken out. The sergeant of police put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back. Then Jacob Worth commanded Tierer to put me back and in the put of the policy and the read of the policy and the same prone and the policy and the read of the policy and the rea Barier out of the poling place.

The prisoners were arraigned before justice Walsh, and pleaded "not guilty." They waived examination, and gave ball to appear before the Grand Jury. The ball was fixed in the sum of \$2,500. The Grand Jury is now in session.

## FOREIGN PERSONAL GOSSIP.

-Guizot will not go to Athens as French Minister to Greece. -M. Okounest is about to be appointed Russian

Minister to Sweden.

—Lord Castlereagh is about to marry a young
French lady of the best noblesse—Mile. de la Roche-Aymerie.

—Rev. J. S. Watson, who is now in prison on a charge of having murdered his wife, had his effects

sold by auction in London recently.

—The Mayor of Reading is about to have the

nition of the recent visit of the Prince of wastes to
that town.

—Admiral Sir C. Taibot and Vice Admiral Fir
H. Kell have been placed on the retired list of the
British Ney, and several promotions in consequence have taken place.

—M. Gambetta is about to be married. M. Victor Hugo has addressed to the ex-dictator a letter
congratulating him on the approaching happy
event, which he characterizes as the union of a
comet with a flower.

—The French Ambassador at Madrid has remitted to King Amadeus, in private audience, a
letter from M. Thiers, Ipanking His Majesty for the
Golden Fleece which has been conferred upon the
Fresident of the French republic.

—General Cremer has written a letter to the
French Minister of War, announcing in fronteal
terms his retirement from the service, in consequence of a resolution passed by the Government
Commission reducing him from the rank of general
to that of one of descation.

—Schneider is furious. Some time ago she ar-

Commission reducing him from the rank of general to that of one of descontron.

—Sohneider is furious. Some time ago she arranged with a Russian manager to appear in St. Petersburg at \$300 a night. She now finds to her mortification that the gentleman to whom she has engaged her services is the proprietor, not of a theatre, but of a second rate concert hall.

—M. Lessines, the journalist, denies the authenticity of his supposed correspondence with the French government about the aunexation of Belgium. The letters were published by D'Indépendance Helge, and the publication of those letters was highly disapproved of in diolomatic circles.